

Certificate Number: 02998-NJ-DE-035308422

Bankruptcy Case Number: 20-22260



02998-NJ-DE-035308422

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 27, 2021, at 12:30 o'clock PM EST, Joy Birdsong completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 27, 2021 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor